

Information to identify the case:

Debtor 1	<u>Ameer B. Lowe Sr.</u>	Social Security number or ITIN	xxx-xx-7705
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Sabrina N. Lowe</u>	Social Security number or ITIN	xxx-xx-0496
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 14-31654-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ameer B. Lowe Sr.
aka Ameee Lowe, dba A&J Carpet Cleaning
LLC

Sabrina N. Lowe
aka Sabrina N. Gomez

7/7/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Ameer B. Lowe, Sr.
Sabrina N. Lowe
Debtors

Case No. 14-31654-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 65

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.

db #+Ameer B. Lowe, Sr., 486 LaCascata, Clementon, NJ 08021-4928
jdb #+Sabrina N. Lowe, 2301 Greenwood Drive, Lindenwold, NJ 08021-6786
cr +SunTrust Bank, c/o Morton & Craig, LLC, 110 Marter Ave., Suite 301,
Moorestown, NJ 08057-3124
cr +Township of Cherry Hill, Municipal Court, 820 Mercer Street, Cherry Hill, NJ 08002-2688
515128191 +Bank of America, c/o RJM Acquisitions, 575 Underhill Blvd., Suite 224,
Syosset, NY 11791-3416
515128192 Bellmawr Municipal Court, 21 E. Browning Road, PO Box 368, Bellmawr, NJ 08099-0368
515907194 +Bellmawr Municipal Court, 21 East Browning Road, PO Box 368, Bellmawr, NJ 08099-0368
515128193 +Booth Radiology, c/o AR Resources, Inc., 1777 SENTRY Pkwy W, Blue Bell, PA 19422-2207
515907202 +Camden Municipal Court, PO Box 95120, Camden, NJ 08101-5120
515128194 +Cherry Hill Municipal Court, 820 Mercer Street, Cherry Hill, NJ 08002-2638
515128195 City of Camden Municipal Court, 6th & Market Streets, PO Box 95120, Camden, NJ 08101-5120
515128197 +Comcast Cherry Hill NJ, c/o Eastern Accounts System, 75 Glen Road, Ste. 110,
Sandy Hook, CT 06482-1170
515128198 Comcast Gloucester NJ Service, c/o Eastern Account System of CT Inc, PO Box 837,
Newtown, CT 06470-0837
515128203 +Deptford Municipal Court, 1011 Cooper Street, Deptford, NJ 08096-3076
515128204 +East Greenwich Municipal Court, 159 Democrat Road, Mickleton, NJ 08056-1274
515128205 +Emerg Care Services of NJ, c/o Commonwealth Financial Services, 245 Main Street,
Dickson City, PA 18519-1641
515128206 Esoterix Genetic Laboratories, LLC, c/o Laboratory Corporation of America, Po Box 2240,
Burlington, NC 27216-2240
515128207 +Gamefly, c/o Stuart Allan & Assoc., 5447 E 5th Street, Suite 110, Tucson, AZ 85711-2345
515128208 +Greenwich Twp. Municipal Court, 421 W. Broad Street, Gibbstown, NJ 08027-1399
515128210 +Johnston County Court, Po Box 297, Smithfield, NC 27577-0297
515128211 +Kennedy Health System, c/o Financial Recoveries, 200 E Park Drive, Suite 100,
Mount Laurel, NJ 08054-1297
515128213 ++++MIDLAND FUNDING, C/O LEONARD FRANCO JR., 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415
(address filed with court: Midland Funding, c/o Leonard Franco Jr., 1037 Raymond Blvd.,
Suite 710, Newark, NJ 07102)
515128214 NJ-MVC, Surcharge Administration Office, Bankruptcy Unit, PO Box 136,
Trenton, NJ 08666-0136
515156381 +Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth, PO Box 548,
Trenton NJ 08625-0548
515157253 +Nelnet on behalf of New Jersey Higher Education, Student Assistant Authority,
4 Quakerbridge Plaza, PO Box 548, Trenton, NJ 08625-0548
515334034 +New Century Financial Services, Inc., Successor in interest to T-Mobile,
c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
515128216 +Paulsboro Municipal Court, 1211 N. Delaware Street, Paulsboro, NJ 08066-1292
515128217 +Penns Grove Municipal Court, W. Main & State Street, PO Box 527,
Penns Grove, NJ 08069-0527
515907209 +Penns Grove Municipal Court, 1 State Street, PO Box 257, Penns Grove, NJ 08069-1696
515128219 +SDK Millbridge Gardens LLC, c/o Greenblatt & Lieberman, 102 Browning Lane Bldg B,
Cherry Hill, NJ 08003-3195
517364653 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695)
515287381 Surcharge Administration Office, State of New Jersey, PO Box 136, Trenton, NJ 08666-0136
515128225 +The Cooper Health System, c/o Quality Asset Recovery, 7 Foster Ave., Suite 101,
Gibbsboro, NJ 08026-1191
515128227 Toyota Motor Credit, Po Box 8029, Cockeysville, MD 21030
515128229 +West Deptford Municipal Court, Municipal Building, 400 Crown Point Road, PO Box 89,
Thorofare, NJ 08086-0089

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 23:49:17 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 23:49:15 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515147573 EDI: AIS.COM Jul 08 2020 03:18:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515128189 +EDI: RMCB.COM Jul 08 2020 03:18:00 American Medical Collection Agency, PO Box 1235,
Elmsford, NY 10523-0935
515287436 E-mail/PDF: resurgentbknofications@resurgent.com Jul 07 2020 23:53:54
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
515128190 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 07 2020 23:48:49 Atlantic City Electric,
PO Box 13610, Philadelphia, PA 19101-3610

District/off: 0312-1

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515207205 E-mail/Text: bankruptcy@pepcoholdings.com Jul 07 2020 23:48:49
Atlantic City Electric Company, Pepco Holdings, Inc, MailStop:84CP42,
5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
515128199 EDI: WFNNB.COM Jul 08 2020 03:18:00 Comenity Capital Bank,
c/o American Coradius International LLC, 35A Rust Lane, Boerne, TX 78006-8202
515128196 +EDI: COMCASTCBLCENT Jul 08 2020 03:18:00 Comcast, 1 Comcast Center,
Philadelphia, PA 19103-2899
515128200 E-mail/Text: ebnnotifications@creditacceptance.com Jul 07 2020 23:48:19 Credit Acceptance,
PO Box 5070, Southfield, MI 48086-5070
515142597 +E-mail/Text: ebnnotifications@creditacceptance.com Jul 07 2020 23:48:19 Credit Acceptance,
25505 W 12 Mile Rd #3000, Southfield MI 48034-8331
515128201 +EDI: MID8.COM Jul 08 2020 03:18:00 Credit One Bank, c/o Midland Funding,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
515128202 +E-mail/Text: electronicbkydocs@nelnet.net Jul 07 2020 23:49:20 Dept of Education/Nelnet,
121 S 13th Street, Lincoln, NE 68508-1904
515128209 EDI: IRS.COM Jul 08 2020 03:18:00 IRS, PO Box 21126, Philadelphia, PA 19114-0326
515128212 +EDI: TSYS2.COM Jul 08 2020 03:18:00 Macys, PO Box 17759, Clearwater, FL 33762-0759
515128215 +E-mail/Text: clientrep@capitalcollects.com Jul 07 2020 23:50:10
OP Underwood-Memorial Hospital, c/o Capital Collection Service, PO Box 150,
West Berlin, NJ 08091-0150
515128222 EDI: NEXTEL.COM Jul 08 2020 03:18:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
515179763 EDI: NEXTEL.COM Jul 08 2020 03:18:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,
Overland Park KS 66207-0949
515128218 EDI: NAVIENTFKASMSERV.COM Jul 08 2020 03:18:00 Sallie Mae, PO Box 9500,
Wilkes Barre, PA 18773-9500
515128220 +E-mail/Text: bmg.bankruptcy@centurylink.com Jul 07 2020 23:49:25 Sprint, c/o AFNI, Inc.,
404 Brock Drive, Bloomington, IL 61701-2654
515128221 +E-mail/Text: bknotice@ercbpo.com Jul 07 2020 23:49:20 Sprint,
c/o Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547
515141038 +EDI: STF1.COM Jul 08 2020 03:18:00 SunTrust Bank, Attn. Support Services,
P.O. Box 85092, Richmond, VA 23286-0001
515128223 +EDI: STF1.COM Jul 08 2020 03:18:00 Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526
515128224 +EDI: WTRRNBBANK.COM Jul 08 2020 03:18:00 TD Bank USA/Target Credit, PO Box 673,
Minneapolis, MN 55440-0673
515128226 +E-mail/Text: bknotice@ercbpo.com Jul 07 2020 23:49:20 TMobile,
c/o Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547
517167977 EDI: BL-TOYOTA.COM Jul 08 2020 03:18:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
515146852 EDI: TFSR.COM Jul 08 2020 03:18:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
515128228 EDI: WFFC.COM Jul 08 2020 03:18:00 Wells Fargo, PO Box 60510,
Los Angeles, CA 90060-0510
515334880 +EDI: WFFC.COM Jul 08 2020 03:18:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,
San Francisco, CA 94163-0001
515335697 +EDI: WFFC.COM Jul 08 2020 03:18:00 Wells Fargo Bank, PO Box 5058, MAC P6053-021,
Portland, OR 97208-5058

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515156298 Aurora, CO 80014
515156297 U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400
515154676* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0312-1

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman on behalf of Debtor Ameer B. Lowe, Sr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Sabrina N. Lowe jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Joint Debtor Sabrina N. Lowe jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jeffrey E. Jenkins on behalf of Debtor Ameer B. Lowe, Sr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
John R. Morton, Jr. on behalf of Creditor SunTrust Bank, c/o Morton & Craig, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Ramanjit K. Chawla on behalf of Creditor State Of New Jersey Division Of Taxation
ramanjit.chawla@dol.lps.state.nj.us
Stephanie F. Ritigstein on behalf of Debtor Ameer B. Lowe, Sr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Stephanie F. Ritigstein on behalf of Joint Debtor Sabrina N. Lowe jenkins.clayman@verizon.net,
connor@jenkinsclayman.com

TOTAL: 11